

Prepared by and return to:

Joseph M. Sparkman, Jr.
Attorney at Law
Post Office Box 266
Southaven, MS 38671-0266
662-349-6900

060477

7/10/06 8:19:17
BK 533 PG 407
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

20060304
PREPARED BY & RETURN TO:
LENDER'S TITLE & ESCROW, LLC
5699 GETWELL ROAD
BUILDING H, SUITE 5
SOUTHAVEN, MS 38672

WARRANTY DEED

Vincent R. Farish and wife, Dawn B. Farish 662-58-3155
GRANTORS

to:

Fred Smith and wife, Melinda Smith
GRANTEES

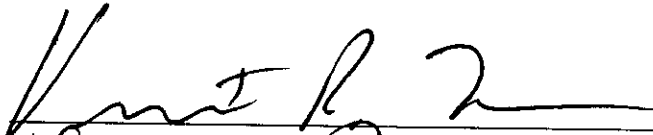
FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, Vincent R. Farish and wife, Dawn B. Farish do hereby sell, convey, and warrant unto Fred Smith and wife, Melinda Smith, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particular described as follows, to wit:

Lot 389, Section F, Dickens Place Subdivision, P.U.D., in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 79, Page 12, in the office of the Chancery Clerk of DeSoto County, Mississippi.

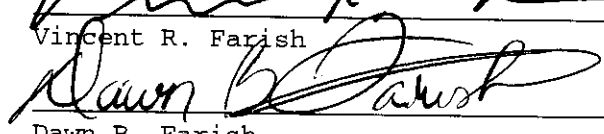
The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

Taxes for the year 2006 are to be paid by Grantee and possession is to be given with deed.

WITNESS the signatures of the Grantors, this the 30th day of June, 2006.



Vincent R. Farish



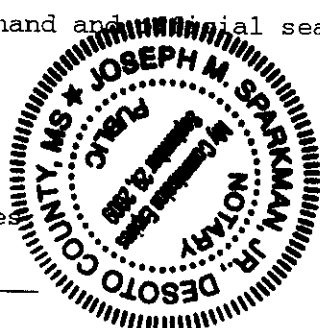
Dawn B. Farish

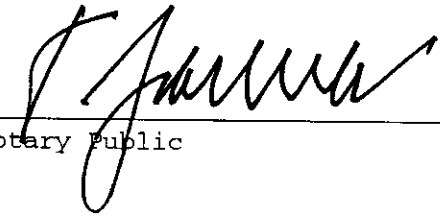
STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County aforesaid, the within named Vincent R. Farish and wife, Dawn B. Farish, who acknowledge that they executed and delivered the above foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 30th day of June, 2006.

My Commission Expires





Notary Public

GRANTOR'S ADDRESS:

2880 SUMMER OAKS
SOUTHAVEN, MS 38672
Work Phone #: 901-351-7995
Home Phone #: 662-429-0001

GRANTEE'S ADDRESS:

2423 Dickens Place Drive
Southaven, MS 38672
Work Phone #: 501-606-9550 (H)
Home Phone #: n/a (B)

Lenders e